

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Joseph Daniel Lynch
 Kathleen Marie Lynch
 Debtors

Case No. 19-11769-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db +Joseph Daniel Lynch, 4009 Portland Street, Coplay, PA 18037-2227
 jdb +Kathleen Marie Lynch, 4009 Portland Street, Coplay, PA 18037-2227
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14293280 +Commonwealth of PA - Dept of Labor, & Industry, 651 Boas Street,
 Harrisburg, PA 17121-0725
 14293281 Commonwealth of PA - Dept of Revenue, Bureau of Collections, PO Box 280948,
 Harrisburg, PA 17128-0948
 14293282 Commonwealth of PA - Dept of Revenue, Bureau of Collections, PO Box 281041,
 Harrisburg, PA 17128-1041
 14293286 +ERC, PO Box 1259 - Dept 98696, Oaks, PA 19456-1259
 14293287 Hughes Credit Dept, PO Box 3475, Toledo, OH 43607-0475
 14293288 IRS, Department of the Treasury, Andover, MA 01810
 14293290 +KML Law Group PC, Suite 5000, BNY Mellon Independence Ctr, 701 Market St,
 Philadelphia, PA 19106-1538
 14293292 +LVHN, PO Box 4067, Allentown, PA 18105-4067
 14293291 Lehigh Valley Anesthesia Services PC, PO Box 8500, Philadelphia, PA 19178-8500
 14293293 Medical Imaging of LV PC, 2 Meridian Blvd, 3rd Floor, Wyomissing, PA 19610-3202
 14293295 +Penn Credit, PO Box 1259 - Dept 91047, Oaks, PA 19456-1259
 14293297 +PhyMed Healthcare Group, 110 29th Ave N, Suite 101, Nashville, TN 37203-1459

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 20 2019 03:10:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14293277 +EDI: AFNIRECOVERY.COM Jul 20 2019 06:58:00 Afni Inc, PO Box 3427,
 Bloomington, IL 61702-3427
 14304171 +EDI: ATLASACQU.COM Jul 20 2019 06:58:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 14293279 EDI: CAPITALONE.COM Jul 20 2019 06:58:00 Capital One, PO Box 85015,
 Richmond, VA 23285-5075
 14293278 +EDI: CAPIO.COM Jul 20 2019 06:58:00 Capio Partners, 2222 Texoma Pkwy, Suite 150,
 Sherman, TX 75090-2481
 14293284 EDI: RCSFNBMARIN.COM Jul 20 2019 06:58:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 14293294 +EDI: MERRICKBANK.COM Jul 20 2019 06:58:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 14308927 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 20 2019 03:10:24
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946
 14293296 E-mail/Text: info@padermpartners.com Jul 20 2019 03:11:20 Pennsylvania Dermatology Partners,
 258 E Ben Franklin Hwy, Birdsboro, PA 19508-8772
 14293298 E-mail/Text: colleen.atkinson@rmscollect.com Jul 20 2019 03:11:21
 Receivables Management Systems, PO Box 73810, Richmond, VA 23235-8047
 14293299 E-mail/Text: jennifer.chacon@spservicing.com Jul 20 2019 03:11:24
 Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250
 14293300 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jul 20 2019 03:10:32
 Westlake Financial Svcs, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14293283* Commonwealth of PA - Dept of Revenue, Bureau of Collections, PO Box 281041,
 Harrisburg, PA 17128-1041
 14293289* IRS, Department of the Treasury, Andover, MA 01810
 14293285 ##+Eastern Revenue Inc, 998 Old Eagle School Road, Suite 1204, Wayne, PA 19087-1805
 TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2019 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Joint Debtor Kathleen Marie Lynch claputka@laputkalaw.com,
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
CHARLES LAPUTKA on behalf of Debtor Joseph Daniel Lynch claputka@laputkalaw.com,
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, Et al.
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Joseph Daniel Lynch</u>	Social Security number or ITIN	xxx-xx-8461
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kathleen Marie Lynch</u>	Social Security number or ITIN	xxx-xx-7040
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11769-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Daniel Lynch

Kathleen Marie Lynch

7/18/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.